

As of December 1, 2025

HELOC		Max CLTV				
PRIMARY	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
HELOC RATE SHEET <i>For Reference Only</i> WSJ Prime = 7.00% Rates shown reflect Prime plus Applicable Margin	780+	8.29%	8.99%	9.19%	9.39%	9.64%
	760 - 779	8.59%	9.09%	9.29%	9.49%	9.75%
	740 - 759	8.99%	9.29%	9.39%	9.59%	9.79%
	720 - 739	9.39%	9.49%	9.59%	9.79%	9.99%
	700 - 719	9.69%	9.79%	10.09%	10.35%	10.59%
	680 - 699	10.69%	10.79%	11.39%	11.69%	
	660 - 679	11.79%	12.27%	12.39%		
	640 - 659	13.49%	13.69%			

HELOC		Max CLTV				
SECOND HOME	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	8.89%	9.45%	9.61%	9.80%	
	760 - 779	8.99%	9.49%	9.61%	9.86%	
	740 - 759	9.36%	9.61%	9.74%	9.99%	
	720 - 739	9.74%	9.86%	9.99%		
	700 - 719	10.11%	10.19%	10.49%		
	680 - 699	11.11%	11.36%			
	660 - 679	12.11%				
	640 - 659	13.86%				

HELOC		Max CLTV				
INVESTMENT	Minimum FICO	<60	>60-65	>65-70	>70-75	>75-80
	780+	10.49%	10.59%	10.89%		
	760 - 779	10.59%	10.69%	10.89%		
	740 - 759	10.69%	10.89%	11.09%		
	720 - 739	11.09%	11.19%	11.49%		
	700 - 719	11.19%	11.49%	11.79%		

FICO/CLTV		Max CLTV		
FICO/CLTV	Minimum FICO	Owner Occupied	Second Home	Investment
FICO/CLTV <i>For Reference Only</i>	760+	80%	75%	70%
	740 - 759	80%	75%	70%
	720 - 739	80%	70%	70%
	700 - 719	80%	70%	70%
	680 - 699	75%	65%	
	660 - 679	70%	60%	
	640 - 659	65%	60%	



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GUIDELINES	
Terms	<ul style="list-style-type: none"> 5 Year Draw I/O plus 25 year repayment (full amortization) <i>Tennessee Exception: 5 year I/O plus 10 year repayment (full amortization)</i>
Use of Proceeds	<ul style="list-style-type: none"> Other: .25% Margin Increase
Debt to Income (DTI)	<ul style="list-style-type: none"> 680+: Maximum 50% 640-679: Maximum 45%
Income Verification	<ul style="list-style-type: none"> Plaid, Tax Returns or The Work Number, Truv (W2 Only) <p><i>Note: If The Work Number or Plaid/TRUV is unsuccessful. The ability to upload income documentation is provided</i></p>
Loan Amount	<ul style="list-style-type: none"> Minimum: \$25,000 Maximum: \$750,000 Minimum 75% draw at close
Occupancy	<ul style="list-style-type: none"> Primary Residence (Owner-Occupied) Second Homes Investment Properties (limited to 15 financed properties) 1-4 Units
Non-Occupant Co-Borrowers	<ul style="list-style-type: none"> Non-Occupant Co-Borrowers are allowed (Not allowed in Texas) Borrower 1 must be on title/owner of the property and must have income The credit score of the highest income earner will be used to qualify
Ownership	<ul style="list-style-type: none"> Revocable Trusts are accepted / LLC's are not supported
Valuation and Appraisal Requirements	<ul style="list-style-type: none"> AVM used on loan amounts up to \$500,000 Full Appraisal required for loan amounts >\$500,000 Minimum Property Value: \$100,000
Hazard Insurance	<ul style="list-style-type: none"> Not Required for 2nd Liens
Property Report / ALTA	<ul style="list-style-type: none"> Loan amounts up to \$350,000: Legal and Vesting Report only Loan amounts > \$350,000: ALTA Title Policy required
Eligible Property Types	<ul style="list-style-type: none"> SFR, 2-4 Units, PUDS, Condos Fee Simple or Inter Vivos Revocable Trust eligible as Title Holder; LLC ineligible as Title Holder
Ineligible Property Types	<ul style="list-style-type: none"> Manufactured Housing, Co-Ops, Condotels, Log Homes, Mixed Use, properties zoned as Rural or Agricultural Properties currently listed for sale or listed within the last 60 days



ORIGINATION POINTS

State	Points	State	Points
Alabama	2.74%	Montana	2.74%
Alaska	2.74%	Nebraska	2.74%
Arizona	2.74%	Nevada	2.74%
Arkansas	2.74%	New Hampshire	2.74%
California	2.74%	New Jersey	2.50%
Colorado	2.74%	New Mexico	2.74%
Connecticut	2.74%	New York	2.74%
Delaware	2.74%	North Carolina	1.75%
District of Columbia	3.00%	North Dakota	2.74%
Florida	2.74%	Ohio	2.74%
Georgia	2.74%	Oklahoma	2.74%
Hawaii	2.74%	Oregon	2.74%
Idaho	2.74%	Pennsylvania	2.75%
Illinois	2.74%	Rhode Island	0.00%
Indiana	1.75%	South Carolina	2.74%
Iowa	2.00%	South Dakota	2.74%
Kansas	2.74%	Tennessee	2.00%
Kentucky	2.74%	Texas	2.00%
Louisiana	0.00%	Utah	2.74%
Maine	0.00%	Vermont	0.00%
Maryland	1.99%	Virginia	2.74%
Massachusetts	2.74%	Washington	1.75%
Michigan	2.74%	West Virginia	2.74%
Minnesota	2.74%	Wisconsin	2.74%
Mississippi	2.74%	Wyoming	2.74%
Missouri	2.74%		

Origination fees are based on the line amount, not the draw amount.



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